

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

-----  
In re:

Case No.: 15-12063-ref

ROBERT JOSEPH WOODS, JR.,

Chapter 13

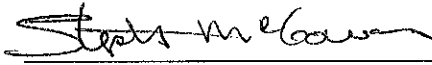
Debtor.  
-----

**CERTIFICATION OF DEFAULT UNDER JUNE 24, 2016 ORDER**

**Stephen McGowan** certifies as follows:

1. I am a Director of Default Management for Bethpage Federal Credit Union ("BFCU"), a secured creditor of Robert Joseph Woods, Jr. (the "Debtor").
2. On June 24, 2016, an Order (the "Order", a copy of which is annexed hereto as Exhibit "A") was entered resolving BFCU's January 14, 2016 Motion to Lift the Automatic Stay relative to a line of credit (the "Loan") secured by the Debtor's residential property located at 6384 Tollgate Road, Zionsville, PA 18092 (the "Collateral").
3. The Order provides that post-petition arrears owed on the Loan (totaling at the time \$4,015.58) would be paid through the Debtor's Chapter 13 Plan and that the Debtor would make his regular post-petition monthly Loan payments to BFCU. It additionally provided that if the Debtor defaulted on his Loan payments, BFCU would be entitled to ex parte relief to vacate the automatic stay if the Debtor failed to cure the default within fourteen (14) calendar days of BFCU's filing of a Certification of Default.
4. The Debtor has defaulted under the Order by failing to make his \$250.00 Loan payment due on February 28, 2018.

5. I certify under penalty of perjury that the above is true.



Stephen McGowan, Director of Default Management

Date: 3/13/18